Certificate Number: 14912-PR-DE-027752675





CERTIFICATE OF DEBTOR EDUCATION

instructional course concerning personal financial management in the District of I CERTIFY that on July 14, 2016, at 5:32 o'clock PM EDT, Adalberta Acevedo Debtoredu LLC, a provider approved pursuant to 11 U.S.C. § 111 to provide an completed a course on personal financial management given by internet by 001 Puerto Rico.

/s/Jai Bhatt July 14, 2016 Date:

Name: Jai Bhatt

Title: Counselor